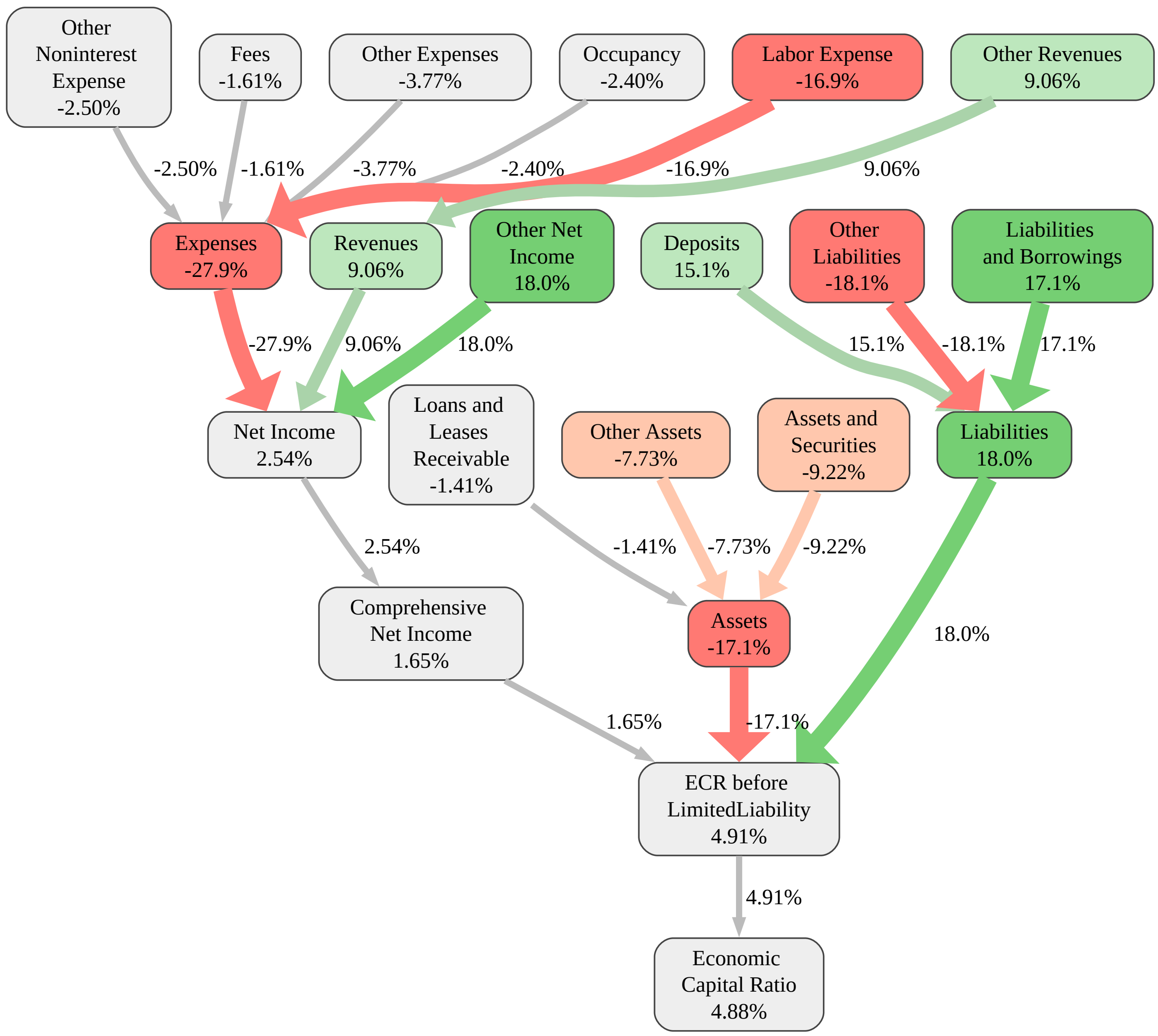
STATE BANKS 2020

Tectonic Financial Inc
Rank 10 of 143



TOP RATED 2020
RealRate

STATE BANKS 2020

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Tectonic FINANCIAL

The relative strengths and weaknesses of Tectonic Financial Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Tectonic Financial Inc compared to the market average is the variable Liabilities, increasing the Economic Capital Ratio by 18% points.The greatest weakness of Tectonic Financial Inc is the variable Expenses, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 4.9% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	6,637
Cash Deposits and Cash Equivalents	20,203
Deposits	283,601
Fees	1,701
Goodwill	10,729
IT and Equipment Expense	981
Labor Expense	18,488
Liabilities and Borrowings	72,146
Loans and Leases Receivable	299,565
Long-term Debt	0
Occupancy	2,684
Other Assets	22,723
Other Compr. Net Income	263
Other Expenses	5,671
Other Liabilities	-41,165
Other Net Income	30,720
Other Noninterest Expense	2,896
Other Revenues	9,580
Property, Plant and Equipment	5,200

Output Variable	Value in 1000 USD
Liabilities	314,582
Assets	365,057
Expenses	32,421
Revenues	9,580
Stockholders Equity	50,475
Net Income	7,879
Comprehensive Net Income	8,142
BaseVar	472,285
ECR before LimitedLiability	20%
Economic Capital Ratio	20%